

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: **Kathleen Ann Pianta,** : Bankruptcy No. **17-11049 TPA**
Debtor. :

Kathleen Ann Pianta, : Chapter **13**
Movant, :
v. : Related to Document No.

No Respondent. :
:

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors holding Secured Claims

Check one:

Creditor(s) added

NO Creditor(s) added

Creditor(s) deleted

Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

Creditor(s) added

NO Creditor(s) added

Creditor(s) deleted

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

Creditor(s) added

NO Creditor(s) added

Creditor(s) deleted

Schedule G - Executory Contracts and Unexpired Leases

Check one:

Creditor(s) added

NO Creditor(s) added

Creditor(s) deleted

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Statement of Financial Affairs

Chapter 7 Individual Debtor's Statement of Intention

Chapter 11 List of Equity Security Holders

Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

Disclosure of Compensation of Attorney for Debtor

Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Office of the United States Trustee
ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour
cmevf@chapter13trusteedpda.com

Date November 6, 2017

/s/ Michael S. JanJanin, Esquire

Attorney for Debtor(s) [or *pro se* Debtor(s)]

Michael S. JanJanin, Esquire 38880

(Typed Name)

2222 West Grandview Boulevard

Erie, PA 16506

(Address)

(Phone No.)

38880

List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case:

Debtor 1	Kathleen Ann Pianta		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF PENNSYLVANIA</u>			
Case number (if known)	<u>17-11049 TPA</u>		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)	\$ 160,000.00
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ 160,000.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ 20,158.04
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ 180,158.04

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ 159,944.09
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ 159,944.09
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ 0.00
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ 0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ 46,306.59
		Your total liabilities \$ 206,250.68

Part 3: Summarize Your Income and Expenses

4.	Schedule I: Your Income (Official Form 106I)	\$ 2,725.24
	Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ 2,725.24
5.	Schedule J: Your Expenses (Official Form 106J)	\$ 3,622.65
	Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ 3,622.65

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?**

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Kathleen Ann Pianta

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	<u>1,285.24</u>
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

	Total claim
From Part 4 on Schedule E/F, copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>
9g. Total. Add lines 9a through 9f.	\$ <u>0.00</u>

Fill in this information to identify your case and this filing:

Debtor 1	Kathleen Ann Pianta	
	First Name	Middle Name
Debtor 2	Last Name	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA	
Case number	<u>17-11049 TPA</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1

3705 Lochiel Avenue

Street address, if available, or other description

Erie **PA** **16505-0000**

City State ZIP Code

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? Current value of the portion you own?
\$160,000.00 \$160,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$160,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Kathleen Ann Pianta

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

 No Yes3.1 Make: Ford

Who has an interest in the property? Check one

Model: Escape Debtor 1 onlyYear: 2012 Debtor 2 onlyApproximate mileage: 31,000 Debtor 1 and Debtor 2 only

Other information:

 At least one of the debtors and another
 Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the
entire property?Current value of the
portion you own?\$16,700.00\$16,700.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

 No Yes5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for
pages you have attached for Part 2. Write that number here.....=> \$16,700.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....Usual and Ordinary Household Goods and Furnishings\$2,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....Usual and Ordinary Electronics\$300.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No

Debtor 1 Kathleen Ann Pianta Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....Usual and Ordinary Wearing Apparel

\$250.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....Costume Jewelry

\$50.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....Dog

\$1.00

14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,101.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....Cash

\$43.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

Checking Account @ Northwest Savings Bank

\$5.89

17.1. Checking17.2. CheckingChecking Account @ PNC Bank

\$300.00

17.3. CheckingChecking Account @ Erie Bank

\$1.00

17.4. Savings	Savings Account @ PNC Bank	\$0.15
17.5. Checking	Checking Account @ Northwest Savings Bank	\$5.00

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

Pension	Pension through past employment @ PNC Bank (in pay status/\$386.79 per month)	\$1.00
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Pension	Pension through International Paper (in pay status/\$898.45 per month)	\$1.00
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22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...

Debtor 1 Kathleen Ann Pianta**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$357.04****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

Debtor 1 Kathleen Ann Pianta

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$160,000.00
56. Part 2: Total vehicles, line 5	\$16,700.00
57. Part 3: Total personal and household items, line 15	\$3,101.00
58. Part 4: Total financial assets, line 36	\$357.04
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61...	\$20,158.04
	Copy personal property total \$20,158.04
63. Total of all property on Schedule A/B. Add line 55 + line 62	\$180,158.04

Fill in this information to identify your case:

Debtor 1	Kathleen Ann Pianta		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		WESTERN DISTRICT OF PENNSYLVANIA	
Case number (if known)	<u>17-11049 TPA</u>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
3705 Lochiel Avenue Erie, PA 16505 Erie County Line from <i>Schedule A/B</i> : 1.1	\$160,000.00	<input checked="" type="checkbox"/> \$13,546.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2012 Ford Escape 31,000 miles Line from <i>Schedule A/B</i> : 3.1	\$16,700.00	<input checked="" type="checkbox"/> \$3,209.91 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Usual and Ordinary Household Goods and Furnishings Line from <i>Schedule A/B</i> : 6.1	\$2,500.00	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Usual and Ordinary Electronics Line from <i>Schedule A/B</i> : 7.1	\$300.00	<input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Usual and Ordinary Wearing Apparel Line from <i>Schedule A/B</i> : 11.1	\$250.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Kathleen Ann Pianta**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Costume Jewelry Line from Schedule A/B: 12.1	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
Dog Line from Schedule A/B: 13.1	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Cash Line from Schedule A/B: 16.1	<u>\$43.00</u>	<input checked="" type="checkbox"/> <u>\$43.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Checking Account @ Northwest Savings Bank Line from Schedule A/B: 17.1	<u>\$5.89</u>	<input checked="" type="checkbox"/> <u>\$5.89</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Checking Account @ PNC Bank Line from Schedule A/B: 17.2	<u>\$300.00</u>	<input checked="" type="checkbox"/> <u>\$300.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Checking Account @ Erie Bank Line from Schedule A/B: 17.3	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Savings: Savings Account @ PNC Bank Line from Schedule A/B: 17.4	<u>\$0.15</u>	<input checked="" type="checkbox"/> <u>\$0.15</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Checking: Checking Account @ Northwest Savings Bank Line from Schedule A/B: 17.5	<u>\$5.00</u>	<input checked="" type="checkbox"/> <u>\$5.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Pension: Pension through past employment @ PNC Bank (in pay status/\$386.79 per month) Line from Schedule A/B: 21.1	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(E)
Pension: Pension through International Paper (in pay status/\$898.45 per month) Line from Schedule A/B: 21.2	<u>\$1.00</u>	<input checked="" type="checkbox"/> <u>\$1.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(E)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

APPRaisal OF



SINGLE FAMILY DWELLING

LOCATED AT:

3705 LOCHIEL AVENUE
ERIE, PA 16505

FOR:

ATTORNEY MICHAEL S JAN JANIN
2200 WEST GRANDVIEW BLVD.
ERIE, PA 16506

BORROWER:

N/A

AS OF:

October 26, 2017

BY:

GERALD J. STUBENHOFER SRA
CERTIFIED RESIDENTIAL APPRAISER, PA

NOVEMBER 2, 2017

ATTORNEY MICHAEL S JAN JANIN
2200 WEST GRANDVIEW BLVD.
ERIE, PA 16506

File Number: 142F-5

In accordance with your request, I have appraised the real property at:

3705 LOCHIEL AVENUE
ERIE, PA 16505

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of October 26, 2017 is:

\$160,000
One Hundred Sixty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.


GERALD J. STUBENHOFER SRA
CERTIFIED RESIDENTIAL APPRAISER, PA

Client File #: 142F-5 JS Appraisal File #: 142F-5

 Appraisal Institute® AI Reports™ Form AI-100.01 *	Summary Appraisal Report • Residential		
	Appraisal Company: G.J. STUBENHOFER APPRAISAL SERVICES, INC. Address: PO BOX 145 MCKEAN, PA 16426 Phone: 814-392-9800 Fax: Web:		
Appraiser: GERALD J. STUBENHOFER SRA AI Membership: <input checked="" type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA <input type="checkbox"/> Associate Member <input type="checkbox"/> None		Co-Appraiser: AI Membership: <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA <input type="checkbox"/> Associate Member <input type="checkbox"/> None	
Other Professional Affiliation: NATIONAL ASSOCIATION OF REALTORS E-mail: GJ.STUBEY@GMAIL.COM		Other Professional Affiliation: E-mail:	
Client: ATTORNEY MICHAEL S JAN JANIN Address: 2200 WEST GRANDVIEW BLVD., ERIE, PA 16506 Phone: 814-833-2222 Fax:		Contact: E-mail: mjanjanin@quinnfirm.com	
REAL ESTATE IDENTIFICATION Address: 3705 LOCHIEL AVENUE City: ERIE County: ERIE State: PA Zip: 16505 Legal Description: INSTRUMENT 1280 0547			
Tax Parcel #: 33-5-18-3 33-5-19-14		RE Taxes: \$2,679.93	Tax Year: 2017
SUBJECT PROPERTY HISTORY Owner of Record: KATHLEEN A PIANTA Description and analysis of sales within 3 years (minimum) prior to effective date of value: THE SUBJECT HAS NO SALES HISTORY WITHIN THREE YEARS OF THE EFFECTIVE DATE OF THIS APPRAISAL.			
Description and analysis of agreements of sale (contracts), listings, and options: THE SUBJECT IS NOT BEING TRANSFERRED. THE SUBJECT PROPERTY IS NOT CURRENTLY OFFERED FOR SALE. I AM NOT AWARE OF ANY AGREEMENTS OF SALE OR OPTIONS TO PURCHASE.			
RECONCILIATIONS AND CONCLUSIONS			
Indication of Value by Sales Comparison Approach		\$ 160,000	
Indication of Value by Cost Approach		\$ N/A	
Indication of Value by Income Approach		\$ N/A	
Final Reconciliation of the Methods and Approaches to Value: THE FINAL VALUE ESTIMATE WAS ARRIVED AT BY THE USE OF THE SALES COMPARISON APPROACH AS IT DEALS WITH ACTUAL SALES OF SIMILAR PROPERTIES. THE COST APPROACH WAS CONSIDERED BUT NOT USED DUE TO ESTIMATES OF DEPRECIATION. INSUFFICIENT DATA AVAILABLE TO SUPPORT THE INCOME APPROACH.			
Opinion of Value as of: 10/26/2017		\$ 160,000	
<i>Subject to any hypothetical conditions or extraordinary assumptions stated in the Assignment Parameters section.</i>			

* NOTICE: The Appraisal Institute publishes this form for use by appraisers where the appraiser deems use of the form appropriate. Depending on the assignment, the appraiser may need to provide additional data, analysis and work product not called for in this form. The Appraisal Institute plays no role in completing the form and disclaims any responsibility for the data, analysis or any other work product provided by the individual appraiser(s).

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11/08/05

ASR05 02/12/2005

G.J. STUBENHOFER APPRAISAL SERVICES, INC.

Client: ATTORNEY MICHAEL S JAN JANIN	Client File #: 142F-5 JS	
Subject Property: 3705 LOCHIEL AVENUE	Appraisal File #: 142F-5	
ASSIGNMENT PARAMETERS		
Intended User(s): ATTORNEY MICHAEL S JAN JANIN AND HIS ASSIGNS		
Intended Use: BANKRUPTCY PROCEEDINGS		
<i>This report is not intended by the appraiser for any other use or by any other user.</i>		
Type of Value: MARKET VALUE	Effective Date of Value: 10/26/2017	
Interest Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other:	Hypothetical Conditions: (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.) N/A	
Extraordinary Assumptions: (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.) N/A		
In accordance with Standard Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice (USPAP), this is a summary appraisal report.		
SCOPE OF WORK		
Definition: The scope of work is the type and extent of research and analysis in an assignment. Scope of work includes: the extent to which the property is identified; the extent to which tangible property is inspected; the type and extent of data researched; and the type and extent of analysis applied to arrive at opinions or conclusions. The specific scope of work for this assignment is identified below and throughout this report.		
Inspection of Subject: Appraiser: <input type="checkbox"/> None <input checked="" type="checkbox"/> Interior <input checked="" type="checkbox"/> Exterior <input checked="" type="checkbox"/> Date of Inspection 10/26/2017 Co-Appraiser: <input checked="" type="checkbox"/> None <input type="checkbox"/> Interior <input type="checkbox"/> Exterior <input type="checkbox"/> Date of Inspection _____ Living Area Measured: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Other _____	Data Sources Used: <input checked="" type="checkbox"/> MLS <input checked="" type="checkbox"/> Public Records <input checked="" type="checkbox"/> Office Files <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Plans & Specifications <input type="checkbox"/> Purchase Agreement <input type="checkbox"/> Other: _____ _____ _____	Approaches to Value Developed: Cost Approach: <input type="checkbox"/> Is necessary and developed in this analysis <input type="checkbox"/> Is applicable but not necessary and omitted in this analysis <input checked="" type="checkbox"/> Is not applicable or necessary and omitted in this analysis Sales Comparison Approach: <input checked="" type="checkbox"/> Is necessary and developed in this analysis <input type="checkbox"/> Is applicable but not necessary and omitted in this analysis <input type="checkbox"/> Is not applicable or necessary and omitted in this analysis Income Approach: <input type="checkbox"/> Is necessary and developed in this analysis <input type="checkbox"/> Is applicable but not necessary and omitted in this analysis <input checked="" type="checkbox"/> Is not applicable or necessary and omitted in this analysis
Additional Scope of Work Comments: THE SCOPE OF THE APPRAISAL INCLUDES, BUT IS NOT LIMITED TO: 1) A PHYSICAL INSPECTION OF THE SUBJECT PROPERTY. 2) COLLECTION AND VERIFICATION OF PERTINENT DATA VIA; COURT HOUSE RESEARCH, INTERVIEWS WITH REAL ESTATE PROFESSIONALS AND THE GREATER ERIE BOARD OF REALTORS MULTIPLE LISTING SERVICE. 3) A COMPLETE ANALYSIS OF RELEVANT DATA FOR APPLICATION TO THE THREE ACCEPTED APPROACHES TO VALUE: THE SALES COMPARISON, COST AND INCOME APPROACHES. 4) AN ANALYSIS AND CORRELATION OF ALL APPLICABLE APPROACHES TO VALUE WILL BE CONSIDERED TO REPORT A FINAL ESTIMATE OF VALUE.		
Significant Real Property Appraisal Assistance: <input checked="" type="checkbox"/> None <input type="checkbox"/> Disclose Name(s) and contribution:		

Client: ATTORNEY MICHAEL S JAN JANIN		Client File #: 142F-5 JS			
Subject Property: 3705 LOCHIEL AVENUE		Appraisal File #: 142F-5			
MARKET AREA ANALYSIS					
Location	Built Up	Growth	Supply & Demand	Value Trend	Typical Marketing Time
<input type="checkbox"/> Urban	<input type="checkbox"/> Under 25%	<input type="checkbox"/> Rapid	<input type="checkbox"/> Shortage	<input type="checkbox"/> Increasing	<input type="checkbox"/> Under 3 Months
<input type="checkbox"/> Suburban	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Stable	<input type="checkbox"/> In Balance	<input type="checkbox"/> Stable	<input type="checkbox"/> 3-6 Months
<input type="checkbox"/> Rural	<input type="checkbox"/> Over 75%	<input type="checkbox"/> Slow	<input type="checkbox"/> Over Supply	<input type="checkbox"/> Decreasing	<input type="checkbox"/> Over 6 Months
Neighborhood Single Family Profile		Neighborhood Land Use		Neighborhood Name: GLENRUADH ASSOCIATION	
Price	Age	1 Family	Commercial %	PUD	Condo HOA: \$ 250.00 /YEAR
85K	Low 30			<input type="checkbox"/>	<input type="checkbox"/>
300K	High 100+	Condo	Vacant %	Amenities: SNOW REMOVAL ROAD	
140K	Predominant 75	Multifamily	Other %	MAINTENANCE	
Market area description and characteristics: THE SUBJECT IS LOCATED IN THE NORTH CENTRAL PORTION OF MILLCREEK TOWNSHIP, IN CLOSE PROXIMITY TO THE SOUTH SHORE OF LAKE ERIE, THE SPECIFIC AREA KNOWN AS THE "GLENRUADH ASSOCIATION". THIS AREA WAS ORIGINALLY DEVELOPED WITH SEASONAL HOMES OF VARIED ARCHITECTURE WHICH OVER TIME HAVE BEEN CONVERTED TO "YEAR ROUND" OCCUPANCY. THE NEIGHBORHOOD MIX IS HOMOGENEOUS IN NATURE AND HAS SHOWN GOOD MARKET ACCEPTANCE. THERE ARE NO SEVERE ADVERSE MARKETING CONDITIONS PRESENT					
SITE ANALYSIS					
Dimensions: 83.16 X 129.5 IRR		Area: 11909 Sq.Ft.			
View: RESIDENTIAL/LAKE VIEW		Shape: RECTANGULAR			
Drainage: NATURAL/APPEARS ADEQUATE		Utility: ADEQUATE			
Site Similarity/Conformity To Neighborhood		Zoning/Deed Restriction			
Size:	View:	Zoning: R-1 SINGLE FAMILY		Covenants, Condition & Restrictions:	
<input type="checkbox"/> Smaller than Typical	<input checked="" type="checkbox"/> Favorable	RESIDENTIAL		<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input checked="" type="checkbox"/> Typical	<input type="checkbox"/> Typical	<input checked="" type="checkbox"/> Legal		<input type="checkbox"/> Unknown	
<input type="checkbox"/> Larger than Typical	<input type="checkbox"/> Less than Favorable	<input type="checkbox"/> No zoning		Documents Reviewed	
		<input type="checkbox"/> Legal, non-conforming		<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<input type="checkbox"/> Illegal *		Ground Rent: \$ /	
Utilities					
Electric	<input checked="" type="checkbox"/> Public	<input type="checkbox"/> Other	Street	<input type="checkbox"/> Public	<input checked="" type="checkbox"/> Private
Gas	<input checked="" type="checkbox"/> Public	<input type="checkbox"/> Other	Alley	<input type="checkbox"/> Public	<input type="checkbox"/> Private
Water	<input checked="" type="checkbox"/> Public	<input type="checkbox"/> Other	Sidewalk	<input type="checkbox"/> Public	<input type="checkbox"/> Private
Sewer	<input checked="" type="checkbox"/> Public	<input type="checkbox"/> Other	Street Lights	<input type="checkbox"/> Public	<input type="checkbox"/> Private
Site description and characteristics: *THE SUBJECT PROPERTY COMPLIES TO THE GENERAL USE OF THE CURRENT ZONING. THE SUBJECT LAND AREA INCLUDES TWO SEPARATE LOTS RECORDED ON ONE DEED. PARCEL #3 IS DEVELOPED WITH A SINGLE FAMILY DWELLING. PARCEL #14 WAS, AT ONE TIME, A BEACH LOT. THE TOPOGRAPHY IS STEEP CLIFF TO LAKE WITH NO LAND ACCESS AND THE LOT ITSELF IS UNDERWATER. NO UTILITY NO ADDED VALUE. THE SUBJECT'S LAKE VIEW ENHANCES MARKETABILITY.					

Client:	ATTORNEY MICHAEL S JAN JANIN	Client File #:	142F-5 JS								
Subject Property:	3705 LOCHIEL AVENUE	Appraisal File #:	142F-5								
IMPROVEMENTS ANALYSIS											
General:	Design: RANCH	No. of Units: 1	No. of Stories: 1								
<input checked="" type="checkbox"/> Existing	<input type="checkbox"/> Under Construction	<input type="checkbox"/> Proposed	<input type="checkbox"/> Attached <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Manufactured <input type="checkbox"/> Modular								
Other:	Windows: DOUBLE HUNG										
Exterior Elements:	Roofing: COMPOSITION SHINGLE	Siding: VINYL-T111	<input checked="" type="checkbox"/> Fence								
<input checked="" type="checkbox"/> Patio	<input type="checkbox"/> Deck	<input checked="" type="checkbox"/> Porch	<input type="checkbox"/> Pool								
Other: STORAGE SHEDS											
Interior Elements:	Flooring: CARPET/CERAMIC	Walls: WALL BOARD/PANELED	<input checked="" type="checkbox"/> FP# 2 GAS								
Kitchen:	<input checked="" type="checkbox"/> Refrigerator	<input checked="" type="checkbox"/> Range	<input type="checkbox"/> Oven	<input type="checkbox"/> Fan/Hood	<input type="checkbox"/> Microwave	<input checked="" type="checkbox"/> Dishwasher	Countertops: FORMICA				
Other:											
Foundation:	<input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> Slab	<input type="checkbox"/> Basement								
Other:											
Attic:	<input type="checkbox"/> None	<input type="checkbox"/> Scuttle	<input checked="" type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairway		<input type="checkbox"/> Finish					
Mechanicals:	HVAC: HW			Fuel: GAS		Air Conditioning: CENTRAL					
Car Storage:	<input type="checkbox"/> Driveway			<input checked="" type="checkbox"/> Garage 2 CAR		<input type="checkbox"/> Carport		<input checked="" type="checkbox"/> Finished			
Other Elements:											
Above Grade Gross Living Area (GLA)											
	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bdrms	# Baths	Utility	Other	Area Sq. Ft.
Level 1	1				2		2	2.0	1	DEN	1,842
Level 2											
Finished area above grade contains:	2	Bedroom(s)	2.0	Bath(s)	1,842	Sq. Ft. of GLA					
Summarize above grade improvements: THE EXTERIOR IS IN AVERAGE OVERALL CONDITION. THE ROOF APPEARS TO BE NEARING THE END OF ITS PHYSICAL LIFE, NO VISIBLE SIGNS OF LEAKAGE. THE INTERIOR IS ALSO AVERAGE OVERALL. THE DECOR: KITCHEN AND BATHROOMS ARE DATED. COSMETIC REPAIR AND THE CONDITION OF SHORT LIVED ITEMS ARE AVERAGE. THE FLOOR PLAN IS ADEQUATE FOR THIS SIZE AND STYLE DWELLING. THE HEATING SYSTEM IS ORIGINAL (65 YEARS OLD) THE REMAINDER OF THE MECHANICAL SYSTEMS APPEAR TO BE ADEQUATE AND FUNCTIONAL.											
Below Grade Area or Other Living Area											
	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bdrms	# Baths	Utility	% Finished	Area Sq. Ft.
Below Grade											0
Other Living Area											
Summarize below grade and/or other living area improvements: N/A											
Discuss physical depreciation and functional or external obsolescence: PHYSICAL DEPRECIATION IS DUE TO AGE, WEAR AND TEAR. THERE IS NO MEASURABLE FUNCTIONAL OR EXTERNAL OBSOLESCENCE PRESENT.											
Discuss style, quality, condition, size, and value of improvements including conformity to market area: THE SUBJECT'S STYLE, QUALITY AND SIZE IS MARKET ACCEPTED, COMPARES FAVORABLY WITH COMPETING LIKE HOUSING AND CONFORMS TO THE SUBJECT'S GENERAL MARKET AREA.											
HIGHEST AND BEST USE ANALYSIS											
<input checked="" type="checkbox"/> Present Use <input type="checkbox"/> Proposed Use <input type="checkbox"/> Other _____											
Summary of highest and best use analysis: THE SUBJECT'S HIGHEST AND BEST USE IS IT'S PRESENT USE. THE PRESENT USE MEETS THE FOUR TESTS OF THE HIGHEST AND BEST USE.											

Client:	ATTORNEY MICHAEL S JAN JANIN	Client File #:	142F-5 JS																																																																																																
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Cost Approach Definitions:																																																																																																			
<input type="checkbox"/> Reproduction Cost is the estimated cost to construct, at current prices as of the effective appraisal date, an exact duplicate or replica of the building being appraised, using the same materials, construction standards, design, layout, and quality of workmanship, and embodying all of the deficiencies, superadequacies, and obsolescence of the subject building.																																																																																																			
<input type="checkbox"/> Replacement Cost is the estimated cost to construct, at current prices as of the effective appraisal date, a building with utility equivalent to the building being appraised, using modern materials and current standards, design and layout.																																																																																																			
Cost Approach Analysis:																																																																																																			
<table border="1"> <tr> <td>Estimated Cost New</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Above Grade Living Area</td> <td>1,842 Sq. Ft. @ \$</td> <td>= \$</td> <td>N/A</td> </tr> <tr> <td>Finished Below Grade Area</td> <td>0 Sq. Ft. @ \$</td> <td>= \$</td> <td></td> </tr> <tr> <td>Unfinished Below Grade Area</td> <td>0 Sq. Ft. @ \$</td> <td>= \$</td> <td></td> </tr> <tr> <td>Other Living Area</td> <td>Sq. Ft. @ \$</td> <td>= \$</td> <td></td> </tr> <tr> <td>Car Storage</td> <td>441 Sq. Ft. @ \$</td> <td>= \$</td> <td>N/A</td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> </tr> <tr> <td>Total Estimated Cost New</td> <td></td> <td>\$</td> <td>N/A</td> </tr> <tr> <td>Less Depreciation</td> <td>Econ. Age Basis:</td> <td>Est. Rem. Econ. Life:</td> <td></td> </tr> <tr> <td>Physical</td> <td></td> <td>0.0 % = \$</td> <td>0</td> </tr> <tr> <td>Functional</td> <td></td> <td>0.0 % = \$</td> <td>0</td> </tr> <tr> <td>External</td> <td></td> <td>0.0 % = \$</td> <td>0</td> </tr> <tr> <td>Total Depreciation</td> <td></td> <td>\$</td> <td>0</td> </tr> <tr> <td>Depreciated Value of Improvements</td> <td></td> <td>\$</td> <td>N/A</td> </tr> <tr> <td>Contributory Value of Site Improvements</td> <td></td> <td>\$</td> <td></td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> </tr> <tr> <td></td> <td></td> <td>\$</td> <td></td> </tr> <tr> <td>Opinion of Site Value</td> <td></td> <td>\$</td> <td>N/A</td> </tr> <tr> <td>Indicated Value</td> <td></td> <td></td> <td></td> </tr> <tr> <td colspan="4">Cost Approach Comments (Data Sources, Depreciation Basis, Site Value, Etc.); BECAUSE OF THE AGE OF THE SUBJECT PROPERTY AND THE SUBJECTIVE NATURE OF ESTIMATING ACCRUED DEPRECIATION, THE COST APPROACH IS NOT CONSIDERED TO BE A VIABLE APPROACH TO ESTIMATE MARKET VALUE AND WILL NOT BE USED IN THIS REPORT.</td> </tr> <tr> <td colspan="4">Cost Approach Reconciliation:</td> </tr> <tr> <td colspan="4">Indication of Value by Cost Approach</td> </tr> </table>				Estimated Cost New				Above Grade Living Area	1,842 Sq. Ft. @ \$	= \$	N/A	Finished Below Grade Area	0 Sq. Ft. @ \$	= \$		Unfinished Below Grade Area	0 Sq. Ft. @ \$	= \$		Other Living Area	Sq. Ft. @ \$	= \$		Car Storage	441 Sq. Ft. @ \$	= \$	N/A			\$				\$				\$		Total Estimated Cost New		\$	N/A	Less Depreciation	Econ. Age Basis:	Est. Rem. Econ. Life:		Physical		0.0 % = \$	0	Functional		0.0 % = \$	0	External		0.0 % = \$	0	Total Depreciation		\$	0	Depreciated Value of Improvements		\$	N/A	Contributory Value of Site Improvements		\$				\$				\$		Opinion of Site Value		\$	N/A	Indicated Value				Cost Approach Comments (Data Sources, Depreciation Basis, Site Value, Etc.); BECAUSE OF THE AGE OF THE SUBJECT PROPERTY AND THE SUBJECTIVE NATURE OF ESTIMATING ACCRUED DEPRECIATION, THE COST APPROACH IS NOT CONSIDERED TO BE A VIABLE APPROACH TO ESTIMATE MARKET VALUE AND WILL NOT BE USED IN THIS REPORT.				Cost Approach Reconciliation:				Indication of Value by Cost Approach			
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Client	ATTORNEY MICHAEL S JAN JANIN	Client File #	142F-5 JS
Subject Property	3705 LOCHIEL AVENUE	Appraisal File #	142F-5

SALES COMPARISON APPROACH			
ITEM	SUBJECT	COMPARISON NO. 1	COMPARISON NO. 2
Address	3705 LOCHIEL AVENUE	604 INDIANA DRIVE ERIE, PA 16505	617 CALIFORNIA DRIVE ERIE, PA 16505
Proximity to Subject		1.78 MILES NE	1.94 MILES NE
Final List Price	N/A	\$ 150,000	\$ 159,900
Sale Price	N/A	\$ 140,000	\$ 155,500
Sale-To-List Price Ratio	0.00%	% 93.33%	% 97.25%
Closing Date	N/A	10/03/2017	09/26/2017
Days on Market	N/A	55	51
Price/Gross Living Area	\$0.00	\$86.42	\$84.51
Data Source/Verification	INSPECTION COURTHOUSE	M.L.S./COURTHOUSE CT/HS SELLER DISCLOSURE	M.L.S./COURTHOUSE CT/HS SELLER DISCLOSURE
Financing Type	N/A	CONV. LOAN	CONV. LOAN
Concessions	N/A	NONE KNOWN	NONE KNOWN
Contract Date	N/A	06/23/2017	08/28/2017
Location	AVERAGE	AVERAGE	AVERAGE
Site Size	83.16 X 129.5 IRR	104 X 130	75 X 130
Site Views/Appeal	RES/LAKE/GOOD	RES/AVG	RES/AVG
Design and Appeal	RANCH/AVG	RANCH/AVG	RANCH/AVG
Quality of Construction	AVERAGE	AVERAGE	AVERAGE
Age	65A/55E	61A/55E	66A/55E
Condition	AVERAGE	SUPERIOR	SUPERIOR
Above Grade Bedrooms	Bedrooms: 2	Bedrooms: 3	Bedrooms: 3
Above Grade Baths	Baths: 2.0	Baths: 2.0	Baths: 1.0
Gross Living Area	1,842 Sq. Ft.	1,620 Sq. Ft.	8,700
Below Grade Area	SLAB	SLAB	FULL
Below Grade Finish	N/A	N/A	BATH
Other Living Area	NONE	NONE	NONE
Functional Utility	ADEQUATE	ADEQUATE	ADEQUATE
Heating/Cooling	GAS HW/C/A	GAS FA/C/A	GAS HW/C/A
Car Storage	2 CAR GAR	2 CAR GAR	2 CAR GAR
OTHER	2 GAS F/P	1 F/P	2,000
OTHER	PATIOS, PORCH	EQUAL	EQUAL
OTHER	FENCE	EQUAL	EQUAL
Net Adj. (total)	(X) + <input type="checkbox"/>	\$ 18,700	(X) + <input type="checkbox"/> - \$ 5,100
Adjusted Sale Price	Gross Net: 20.5 / 13.4	\$ 158,700	23.9 / 3.3 \$ 160,600
			21.7 / -0.9 \$ 162,000

Comments and reconciliation of the sales comparison approach: COMPARABLES SELECTED REPRESENT TRANSFERS OF ARCHITECTURALLY SIMILAR DWELLINGS LOCATED IN THE SUBJECT'S NORTH WEST MILLCREEK MARKET AREA. SALES WOULD HAVE SIMILAR APPEAL TO TYPICAL PURCHASERS AS COMPARED TO THE SUBJECT. WEIGHT OF OPINION IS GIVEN COMPARABLE NO.1, REQUIRING THE LEAST AMOUNT OF CATEGORY ADJUSTMENTS ADJUSTED UPWARD TO REFLECT COMPARABLE NO.3, SUPPORTED BY COMPARABLE NO.2.

Indication of Value by Sales Comparison Approach ONE HUNDRED SIXTY THOUSAND DOLLARS \$ 160,000

Client:	ATTORNEY MICHAEL S JAN JANIN	Client File #:	142F-5 JS
Subject Property:	3705 LOCHIEL AVENUE	Appraisal File #:	142F-5

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment or contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by any one to the public through advertising, public relations, news, sales, or other media.
- A true and complete copy of this report contains 18 pages including exhibits which are considered an integral part of the report. The appraisal report may not be properly understood without access to the entire report.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below) Alternate Value Definition (attached)

MARKET VALUE is defined as the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised and acting in what they consider their own best interests;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Source: *Appraisal Institute Dictionary of Real Estate Appraisal*

Client:	ATTORNEY MICHAEL S JAN JANIN	Client File #:	142F-5 JS
Subject Property:	3705 LOCHIEL AVENUE	Appraisal File #:	142F-5

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the use of this appraisal.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None Name(s)

As previously identified in the scope of work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as:

Appraiser None Interior Exterior
Co-Appraiser None Interior Exterior

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS

Appraisal Institute Member Certify:

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

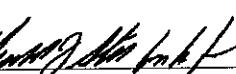
Designated Appraisal Institute Member Certify:

- As of the date of this report, I have / have not completed the continuing education program of the Appraisal Institute.

Designated Appraisal Institute Member Certify:

- As of the date of this report, I have / have not completed the continuing education program of the Appraisal Institute.

APPRAISER:

Signature 

Name GERALD J. STUBENHOFER SRA Report Date 11/02/2017

State Certification # RL000261L

ST PA

or License #

ST

Expiration Date 06/30/2019

CO-APPRAISER:

Signature _____

Name _____ Report Date _____

State Certification # _____ ST _____

or License # _____ ST _____

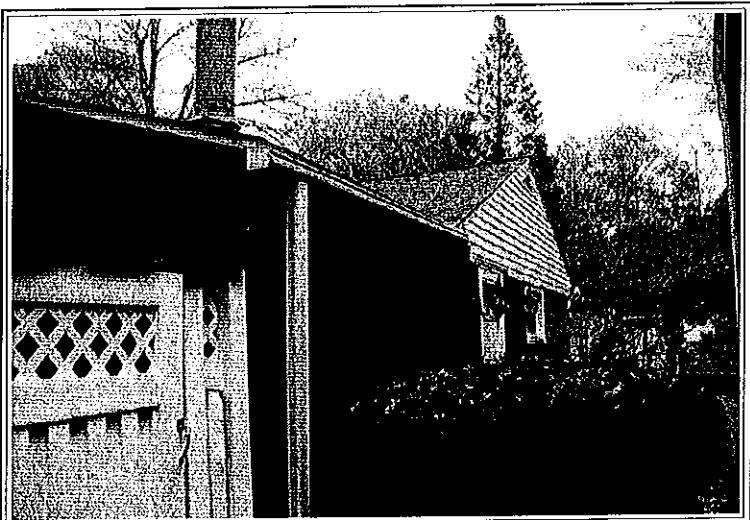
Expiration Date _____

Borrower: N/A	Document	Page 23 of 35	File No.: 142F-5
Property Address: 3705 LOCHIEL AVENUE			Case No.: 142F-5 JS
City: ERIE		State: PA	Zip: 16505
Lender: ATTORNEY MICHAEL S JAN JANIN			

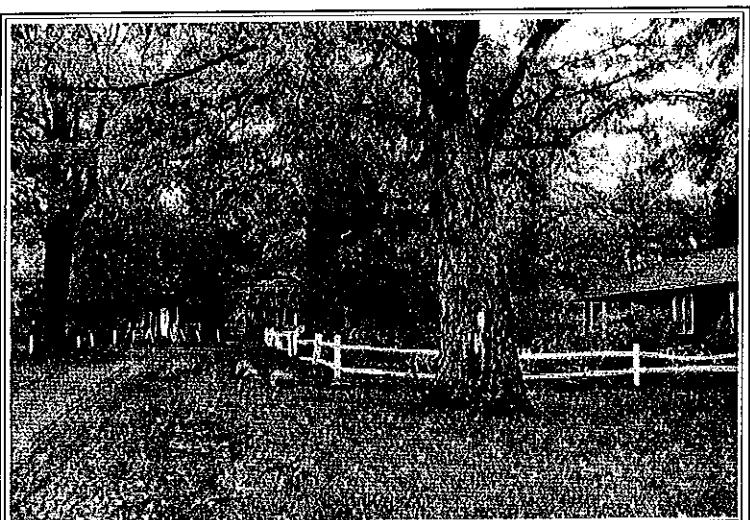


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: October 28, 2017
Appraised Value: \$ 160,000

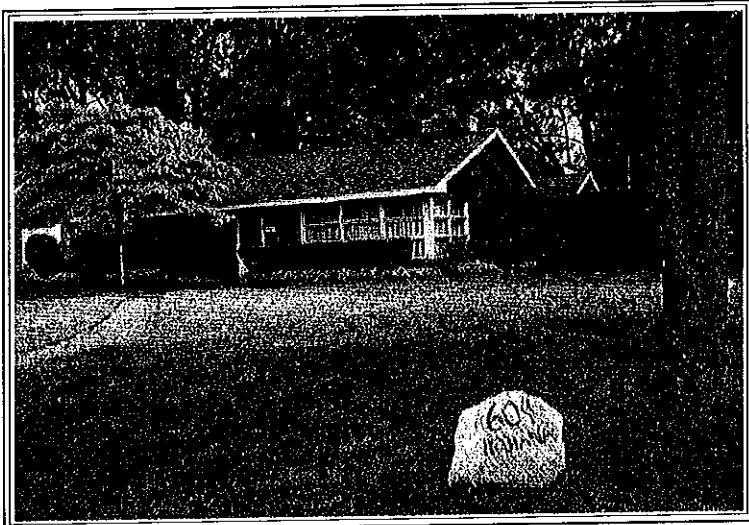


REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Borrower: N/A	Document	Page 24 of 35	File No.: 142F-5
Property Address: 3705 LOCHIEL AVENUE			Case No.: 142F-5 JS
City: ERIE		State: PA	Zip: 16505
Lender: ATTORNEY MICHAEL S JAN JANIN			



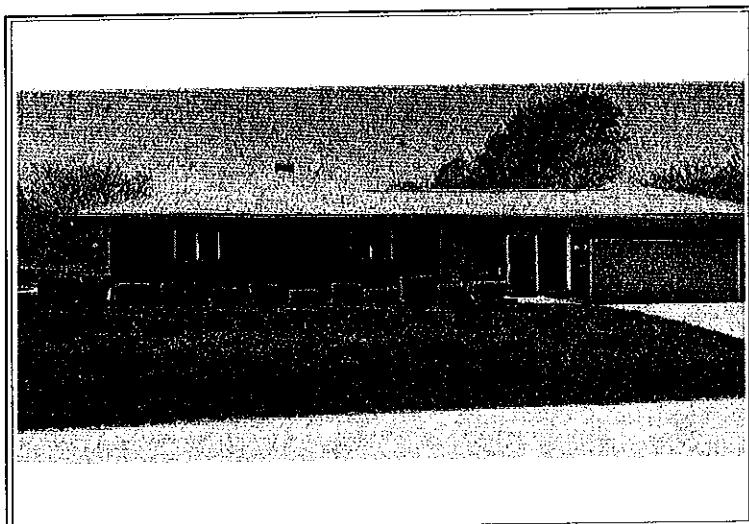
COMPARABLE SALE #1

604 INDIANA DRIVE
ERIE, PA 16505
Sale Date: 10/03/2017
Sale Price: \$ 140,000



COMPARABLE SALE #2

617 CALIFORNIA DRIVE
ERIE, PA 16505
Sale Date: 09/26/2017
Sale Price: \$ 155,500



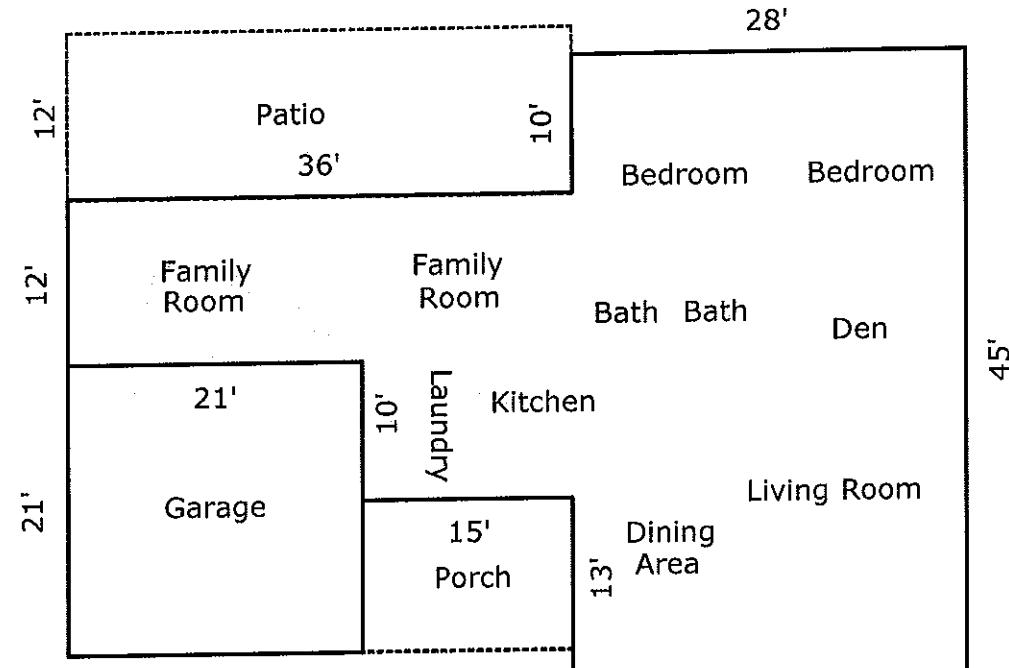
COMPARABLE SALE #3

337 INDIANA DRIVE
ERIE, PA 16505
Sale Date: 08/11/2017
Sale Price: \$ 163,500

FLOORPLAN SKETCH

Borrower: N/A
 Property Address: 3705 LOCHIEL AVENUE
 City: ERIE
 Lender: ATTORNEY MICHAEL S JAN JANIN

File No.: 142F-5
 Case No.: 142F-5 JS
 State: PA Zip: 16505



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Total
GL1	First Floor	1842.00	1842.00
GAR	Garage	441.00	441.00
P/P	Porch	165.00	
	Porch	432.00	597.00

Net LIVABLE Area (rounded) 1842

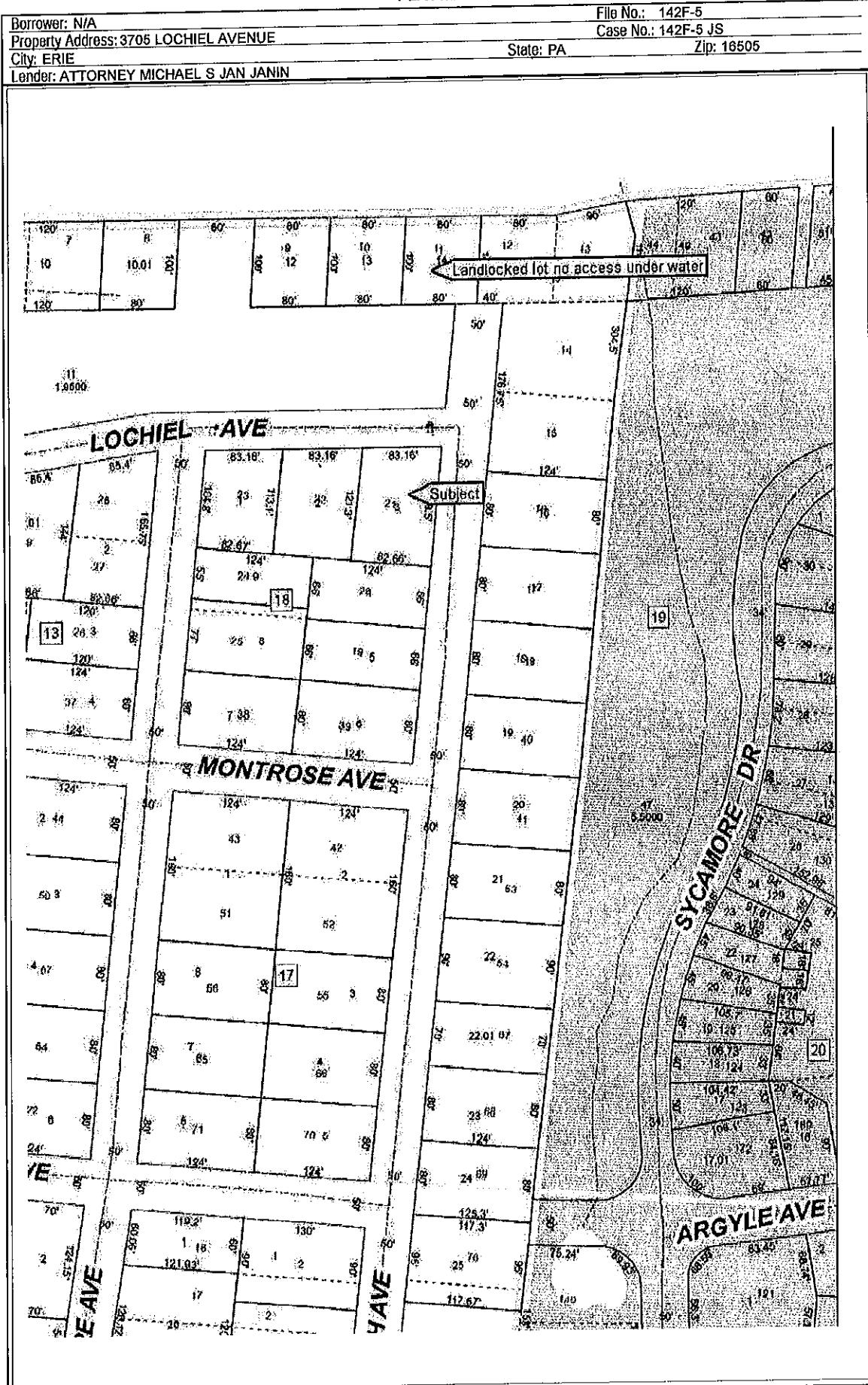
LIVING AREA BREAKDOWN			
	Breakdown	Subtotals	
First Floor			
	12.0 x 64.0		768.00
	10.0 x 28.0		280.00
	13.0 x 28.0		364.00
	10.0 x 43.0		430.00

4 Items (rounded) 1842

PLAT MAP

Borrower: N/A
 Property Address: 3705 LOCHIEL AVENUE
 City: ERIE
 Lender: ATTORNEY MICHAEL S JAN JANIN

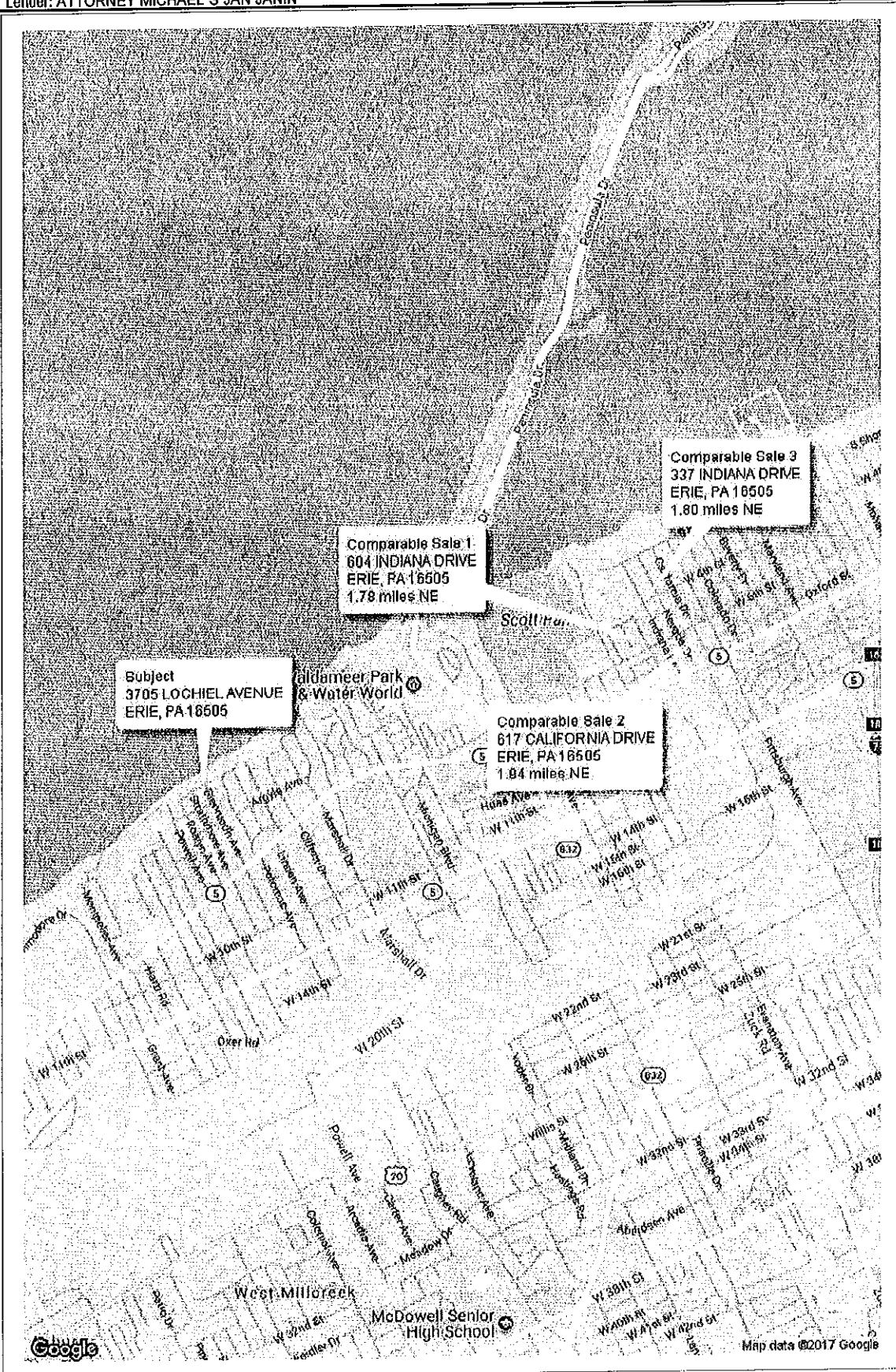
File No.: 142F-5
 Case No.: 142F-5 JS
 State: PA Zip: 16505



LOCATION MAP

Borrower: N/A
Property Address: 3705 LOCHIEL AVENUE
City: ERIE
Lender: ATTORNEY MICHAEL S JAN JANIN

File No.: 142F-5
Case No.: 142F-5 JS
State: PA Zip: 16505



***** INVOICE *****

File Number: 142F-5

11/02/2017

ATTORNEY MICHAEL S JAN JANIN
2200 WEST GRANDVIEW BLVD.
ERIE, PA 16506

Borrower : N/A...OWNER KATHLEEN A PIANTA

Invoice # : 142F-5 JS

Order Date :

Reference/Case # : 142F-5 JS

PO Number :

3705 LOCHIEL AVENUE
ERIE, PA 16505

APPRAISAL FEE	\$ 450.00
	\$ -----
Invoice Total	\$ 450.00
State Sales Tax @	\$ 0.00
Deposit	(\$ 450.00)
Deposit	(\$ -----)
Amount Due	\$ 0.00

Terms: PAID IN FULL

Please Make Check Payable To:

Fed. I.D. #: 26-3876840

THANK YOU

***** QUALIFICATIONS *****

APPRASIER

GERALD J. STUBENHOFER, SRA
PO BOX 145
MCKEAN, PENNSYLVANIA 16426
PHONE: 814-860-3477
FAX: 814-860-3488

EDUCATION:

COURSES SUCCESSFULLY COMPLETED:

CONTINUING EDUCATION FROM FROM 2007 TO PRESENT

SEP 2007 CONDOMINIUMS, CO-OPS, AND PUDs
APPRASIAL INSTITUTE

JUN 2007 NATIONAL USPAP UPDATE COURSE
MCKISOCK DATA SYSTEMS

APR:2006 FHA AND THE NEW RESIDENTIAL APPRAISAL FORM
APPRASIAL INSTITUTE

SEP. 2005 CONDEMNATION APPRAISING: BASIC PRINCIPLES AND APPLICATIONS
MANUFACTURERS ASSOCIATION OF ERIE

JUL.2005 PROFESSIONAL'S GUIDE TO UNIFORM RESIDENTIAL APPRAISAL REPORT
MANUFACTURERS ASSOCIATION OF ERIE

JUL.2005 FHA APPRAISAL INSPECTION FROM THE GROUND UP: WHAT EVERY APPRAISER
SHOULD KNOW
MANUFACTURERS ASSOCIATION OF ERIE

MAY2005 RESIDENTIAL DESIGN & FUNCTIONAL UTILITY
PITTSBURGH CHAPTER APPRAISAL INSTITUTE

JUN 2004 UNIFORM CONSTRUCTION CODE FRO PA.
MANUFACTURERS ASSOCIATION OF ERIE

MAY2004 ASSESSMENT LAW & PROCEDURE IN PA.
MANUFACTURERS ASSOCIATION OF ERIE

DEC.2003 APPRAISALS AND REAL ESTATE LENDING: WHAT EVERY BANKER SHOULD
KNOW / APPRAISAL INSTITUTE
MANUFACTURERS ASSOCIATION OF ERIE

OCT. 2003 PROFESSIONALISM IN REAL ESTATE / ETHICS
VILLA OF ERIE

OCT. 2003 USPAP - NEW UPDATE (REQUIRED)
MANUFACTURER'S ASSOCIATION OF ERIE

OCT. 2003 PA. CODE 49, ACT 98 - RULES AND REGULATIONS
MANUFACTURER'S ASSOCIATION OF ERIE

***** QUALIFICATIONS *****

DEC. 2002 AIRPORT EXTENSION / RESTRICTIONS
MANUFACTURER'S ASSOCIATION OF ERIE

MAY 2002 STANDARDS OF PROFESSIONAL PRACTICE 'C' & PA. LAW
MANUFACTURER'S ASSOCIATION OF ERIE

JAN. 2002 RE-ASSESSMENT OF ERIE COUNTY

DEC. 2001 HOME INSPECTION
MANUFACTURER'S ASSOCIATION OF ERIE

NOV. 2001 ARCHITECTS & APPRAISERS
MANUFACTURER'S ASSOCIATION OF ERIE

SEP. 2001 NON-CONFORMING USE
MANUFACTURER'S ASSOCIATION OF ERIE

JAN. 2001 PA. LAW
MANUFACTURER'S ASSOCIATION OF ERIE

JAN. 2001 STATE OF THE VALUATION PROFESSION

JAN. 2001 USPAP - NEW UPDATE (REQUIRED)
MANUFACTURER'S ASSOCIATION OF ERIE

JAN. 2001 UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL (USPAP)
APPRaisal INSTITUTE NW PA. CHAPTER

OCT. 2000 CONSTRUCTION
CHAPTER

SEP. 2000 PA. STATE MANDATED COURSE
MCKISSOCK DATA SYSTEMS

SEP. 2000 RE-ASSESSMENT PROCEDURES, HOW TO ACCESS, HOW TO
APPEAL
APPRaisal INSTITUTE NW. PA. CHAPTER

MAY2000 APPRAISING MANUFACTURED HOUSING
APPRaisal INSTITUTE NW. PA. CHAPTER

DEC. 1999 FHA SEMINAR
APPRaisal INSTITUTE NW. PA. CHAPTER

APR. 1999 STATE MANDATED COURSE
MCKISSOCK DATA SYSTEMS

OCT. 1998 STANDARDS OF PROFESSIONAL PRACTICE
APPRaisal INSTITUTE NW. PA. CHAPTER

APR. 1998 AUTOMATED VALUATION MODELS
APPRaisal INSTITUTE NW. PA. CHAPTER

JUN. 1997 FHA APPRAISER TRAINING
US DEPT. OF HUD, PITTSBURGH

***** QUALIFICATIONS *****

FEB. 1997 INCOME CAPITALIZATION
MCKISSOCK DATA SYSTEMS

SEP. 1995 MARSHALL & SWIFT SINGLE FAMILY COST DATA SEMINAR
APPRaisal INSTITUTE NW. PA. CHAPTER

FEB. 1995 UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL
PRACTICE (ALSO MAY 1996)
MCKISSOCK DATA SYSTEMS

DEC. 1994 FHA PRACTICES, (RECERTIFICATION COURSE MAY 1996)
U.S. DEPT. OF HOUSING & URBAN DEVELOPMENT, PITTSBURGH

OCT. 1993 URAR SEMINAR
APPRaisal INSTITUTE N.W. PA CHAPTER

MAY 1993 FAIR HOUSING
POLLEY ASSOCIATES

FEB. 1993 FIRREA
THE APPRAISAL INSTITUTE NW. PA. CHAPTER

JUN. 1992 STANDARDS OF PROFESSIONAL PRACTICE, PART B
THE APPRAISAL INSTITUTE NW. PA. CHAPTER

MAR. 1991 SMALL RESIDENTIAL INCOME PROPERTY APPRAISAL REPORT
APPRaisal INSTITUTE NW. PA. CHAPTER

SEP. 1989 PROFESSIONAL PRACTICE SEMINARS
SOCIETY OF REAL ESTATE APPRAISERS

JUL. 1989 MARKET EXTRACTION SEMINAR
SOCIETY OF REAL ESTATE APPRAISERS

AUG. 1988 NARRATIVE REPORT WRITING SEMINAR
SOCIETY OF REAL ESTATE APPRAISERS

NOV. 1987 URAR SEMINAR
SOCIETY OF REAL ESTATE APPRAISERS

JUL. 1987 COURSE 102
SOCIETY OF REAL ESTATE APPRAISERS, CLEVELAND CHAPTER

JUN. 1986 COURSE 101
SOCIETY OF REAL ESTATE APPRAISERS, PURDUE UNIVERSITY

1972-1980 GRADUATE REALTORS INSTITUTE (GRI)
REAL ESTATE INSTITUTE

1972-1975 CERTIFICATION FOR REAL ESTATE BROKER'S LICENSE
APPRaisal 1 - APPRAISAL11
PENN STATE UNIVERSITY (BEHREND CAMPUS)

***** QUALIFICATIONS *****

OTHER:

CURRENT: OWNER/ PRESIDENT G.J. STUBENHOFER APPRAISAL SERVICES, INC.
FEB 2006 TO 1/09 EMPLOYEE OF STUBENHOFER APPRAISAL SERVICES, INC.
1995 TO FEB. 2006: OWNER/PRESIDENT, STUBENHOFER APPRAISAL SERVICES, INC.
1992- 1995: OWNER/PARTNER/BROKER SAMMARTINO & STUBEHOFER, INC.
1988 - 1992: RESIDENTIAL APPRAISER, SELF EMPLOYED
PRIOR: OWNER/PARTNER/BROKER APPRAISAL

TEACHING:

1993 TO PRESENT: GANNON UNIVERSITY, ERIE, PA., REAL ESTATE APPRAISAL

ASSOCIATION MEMBERSHIPS:

1995 PRESIDENT, NORTHWESTERN PA. CHAPTER
THE APPRAISAL INSTITUTE
MEMBER: NATIONAL ASSOCIATION OF REALTORS
MEMBER: PENNSYLVANIA ASSOCIATION OF REALTORS
MEMBER: GREATER ERIE BOARD OF REALTORS

DESIGNATIONS:

SRA: SENIOR RESIDENTIAL APPRAISER,
THE APPRAISAL INSTITUTE
CRA: CERTIFIED RESIDENTIAL APPRAISER
PENNSYLVANIA #RL-000261-L
FHA APPROVED APPRAISER

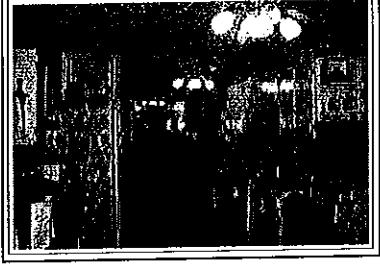
Borrower: N/A
Property Address: 3705 LOCHIEL AVENUE
City: ERIE
Lender: ATTORNEY MICHAEL S JAN JANIN



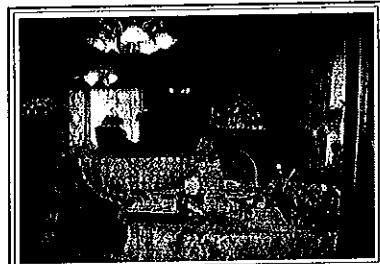
ENCLOSED PORCH



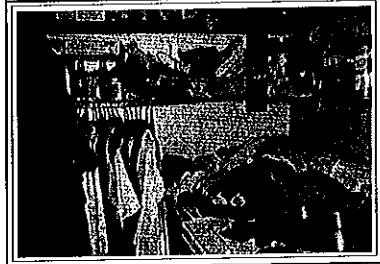
LIVING ROOM



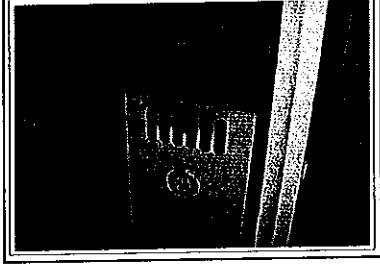
KITCHEN



DINING AREA



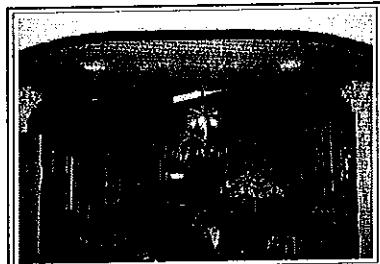
LAUNDRY



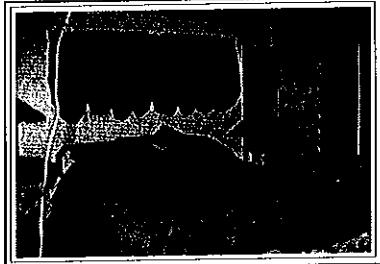
UTILITY ROOM ORIGINAL BOILER



FAMILY ROOM



FAMILY ROOM



BEDROOM



BATH



BEDROOM



BATH

Borrower: N/A
Property Address: 3705 LOCHIEL AVENUE
City: ERIE
Lender: ATTORNEY MICHAEL S JAN JANIN



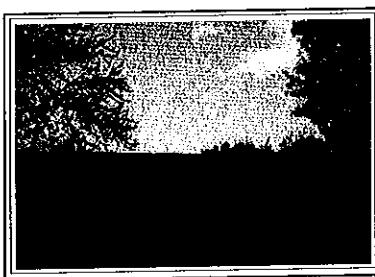
DEN



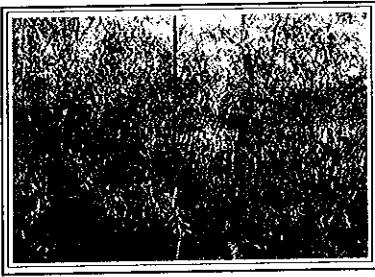
STORAGE SHED



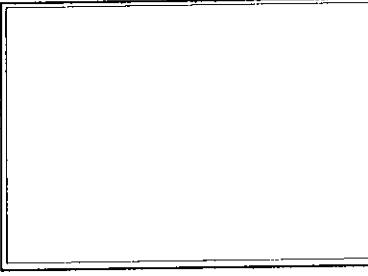
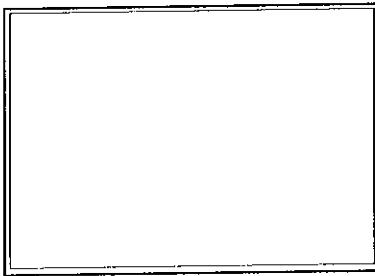
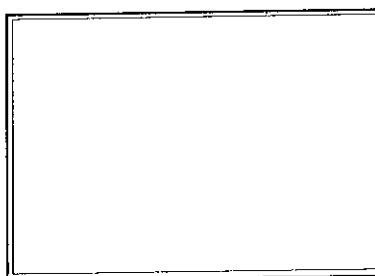
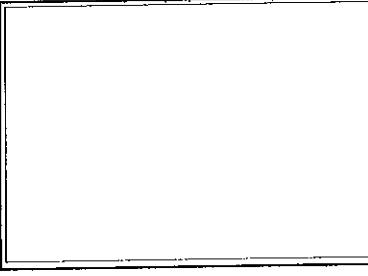
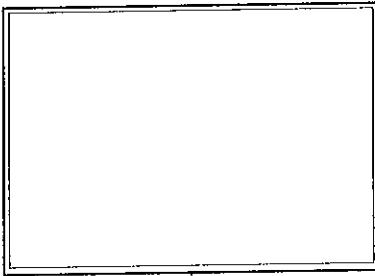
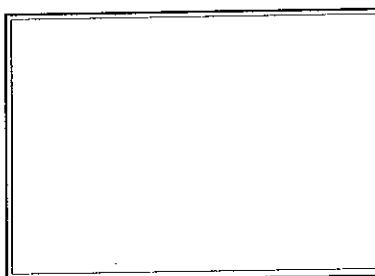
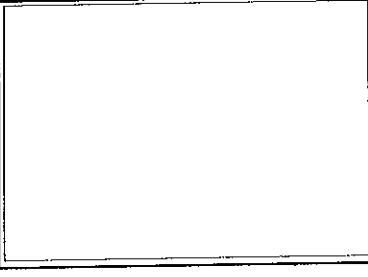
STORAGE SHED



ROOF CONDITION



ADDITIONAL LAND LOCKED LOT



Borrower: N/A
Property Address: 3705 LOCHIEL AVENUE
City: ERIE County: ERIE State: PA Zip Code: 16505
Lender: ATTORNEY MICHAEL S JAN JANIN

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90 TO 180 DAYS

BASED UPON MY REPORTED VALUE FOR THE SUBJECT, I WOULD ESTIMATE A REASONABLE EXPOSURE TIME OF THREE TO SIX MONTHS.

Additional Certifications

I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

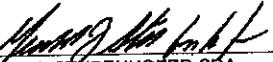
Additional Comments

THIS REPORT HAS BEEN ELECTRONICALLY PREPARED IN COMPLIANCE WITH USPAP GUIDELINES WHICH INCLUDES A SECURE DIGITAL SIGNATURE AND ADEQUATE SECURITY MEASURES IN PLACE TO PROTECT THE DATA PRODUCED BY THE APPRAISER.

THE APPRAISER ATTEMPTED TO OBTAIN AN ADEQUATE AMOUNT OF INFORMATION IN THE NORMAL COURSE OF BUSINESS REGARDING THE SUBJECT AND COMPARABLE PROPERTIES. SOME OF THE STANDARDIZED RESPONSES REQUIRED BY THE UAD, ESPECIALLY THOSE IN WHICH THE APPRAISER HAS NOT HAD THE OPPORTUNITY TO VERIFY PERSONALLY OR MEASURE, COULD MISTAKENLY IMPLY GREATER PRECISION AND RELIABILITY IN THE DATA THAN IS FACTUALLY CORRECT OR TYPICAL OF THE NORMAL COURSE OF BUSINESS. EXAMPLES INCLUDE CONDITION AND QUALITY RATINGS AS WELL AS COMPARABLES SALES AND LISTING DATA. NOT EVERY ELEMENT OF THE SUBJECT PROPERTY WAS VIEWABLE AND COMPARABLE PROPERTY DATA WAS GENERALLY OBTAINED FROM THIRD-PARTY SOURCES (IE, GEBOR MLS AND ERIE COUNTY COURT HOUSE RECORDS). CONSEQUENTLY, THIS INFORMATION SHOULD BE CONSIDERED AN "ESTIMATE" UNLESS OTHERWISE NOTED BY THE APPRAISER.

THIS REPORT HAS BEEN PREPARED IN ACCORDANCE WITH TITLE XI OF FIRREA AS AMENDED, AND ANY IMPLEMENTING REGULATIONS.

APPRAYER:

Signature: 
Name: GERALD J. STUBENHOFER SRA
Date Signed: 11/02/2017
State Certification #: RL000261L
or State License #: _____
or Other (describe): _____ State #: _____
State: PA
Expiration Date of Certification or License: 08/30/2019
Effective Date of Appraisal: 10/26/2017

SUPERVISORY APPRAISER (only if required):

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____
Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior-only from street Interior and Exterior